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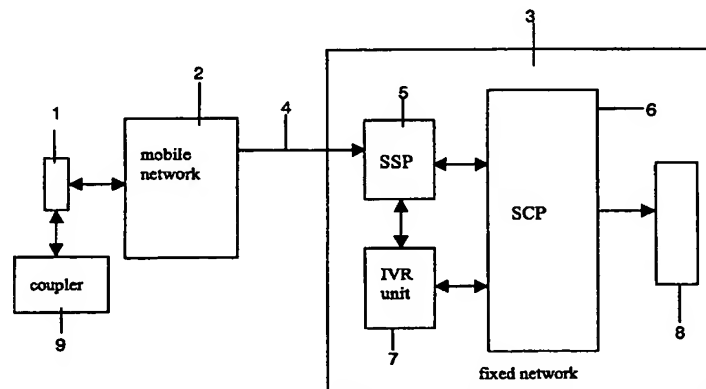
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(54) Title: METHOD AND APPARATUS FOR CASHLESS TRANSACTIONS VIA A TELECOMMUNICATIONS NETWORK



(57) Abstract: A method of using a telecommunications network (3) cashless transaction service is provided, in which a user accesses the service using a network access instrument, such as a mobile phone (1) which produces a signal. The signal is forwarded to an interface device (5) of the network (3), which extracts service and user identity data therefrom, and passes the data to a processing unit (6) for the service of the network (3). The service processing unit (6) processes the data, instructs the interface device (5) to forward the access instrument signal to an input output device (7) of the network (3), and instructs the input output device (7) to request transaction details from the user. The details are sent to the input output device (7), which passes them to the service processing unit (6). This processes the details and decides whether or not the transaction can proceed, causes output of a signal conveying acceptance or rejection of the transaction to the user, and, if the transaction can proceed, arranges for the transaction to be carried out. The telecommunications network (3) may comprise a fixed network, the interface device a service switching point (5), the service processing unit a service control point (6), and the input output device a interactive/intelligent voice recognition unit (7).

WO 2003/075229 A3



For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER
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According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G07F G10L

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, COMPENDEX, INSPEC, PAJ, IBM-TDB, WPI Data

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X Y	EP 1 093 097 A (IBM) 18 April 2001 (2001-04-18) paragraphs '0040!', '0045!'-'0047!', '0049!', '0051!; claims 1-3; tables 1-3	1-20, 42-46 21-41
X Y	US 5 953 700 A (PROCHILO CARL ET AL) 14 September 1999 (1999-09-14) abstract; figure 1	47 21-41

☐ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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INTERNATIONAL SEARCH REPORT

Information on patent family members

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Patent document cited in search report		Publication date	Patent family member(s)	Publication date
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US 5953700	A	14-09-1999	CN 1229229 A	22-09-1999
			JP 11038992 A	12-02-1999
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